

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *Fear of Missing Out* (FOMO), *price discount*, *self-control*, dan literasi keuangan terhadap pengelolaan keuangan mahasiswa dalam pengambilan keputusan pembelian *skincare* secara online. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei. Data yang digunakan merupakan data primer yang diperoleh melalui penyebaran kuesioner kepada mahasiswa Fakultas Ekonomi dan Bisnis Universitas Trunojoyo Madura yang pernah melakukan pembelian produk *skincare* melalui platform online. Teknik pengambilan sampel yang digunakan adalah purposive sampling dengan jumlah responden sebanyak 253 mahasiswa. Analisis data dilakukan menggunakan metode regresi linier berganda dengan bantuan perangkat lunak IBM SPSS 25. Hasil penelitian menunjukkan bahwa *Fear of Missing Out* (FOMO) dan *price discount* berpengaruh signifikan terhadap pengelolaan keuangan mahasiswa dalam pembelian *skincare* online. Selain itu, *self-control* dan literasi keuangan juga terbukti berpengaruh signifikan terhadap pengelolaan keuangan mahasiswa. Secara simultan, *Fear of Missing Out* (FOMO), *price discount*, *self-control*, dan literasi keuangan memiliki pengaruh signifikan terhadap pengelolaan keuangan mahasiswa Fakultas Ekonomi dan Bisnis Universitas Trunojoyo Madura dalam konteks pembelian *skincare* secara online. Temuan ini mengindikasikan bahwa pengelolaan keuangan mahasiswa dalam konsumsi produk *skincare* online dipengaruhi oleh faktor psikologis, strategi promosi digital, serta kemampuan individu dalam mengendalikan perilaku konsumsi dan memahami konsep keuangan. Oleh karena itu, peningkatan literasi keuangan dan penguatan *self-control* menjadi penting untuk membantu mahasiswa mengelola keuangan secara lebih bijak di tengah meningkatnya tren pembelian *skincare* melalui platform digital.

Kata Kunci : *Fear of Missing Out* (FOMO), *Price Discount*, *Self-Control*, Literasi Keuangan, Pengelolaan Keuangan, *Skincare* Online

ABSTRACT

This study aims to analyze the effect of *Fear of Missing Out* (FOMO), *price discount*, *self-control*, and financial literacy on students' financial management in online *skincare* purchasing decisions. This research employs a quantitative approach using a survey method. The data used are primary data collected through questionnaires distributed to students of the Faculty of Economics and Business, Universitas Trunojoyo Madura who have previously purchased skincare products through online platforms. The sampling technique applied was purposive sampling, resulting in a total of 253 respondents. Data analysis was conducted using multiple linear regression with the assistance of IBM SPSS 25 software. The results indicate that *Fear of Missing Out* (FOMO) and *price discount* have a significant effect on students' financial management in online skincare purchases. In addition, *self-control* and financial literacy are also proven to have a significant effect on students' financial management. Simultaneously, *Fear of Missing Out* (FOMO), *price discount*, *self-control*, and financial literacy significantly influence the financial management of students at the Faculty of Economics and Business, Universitas Trunojoyo Madura in the context of online *skincare* purchases. These findings suggest that students' financial management in online skincare consumption is influenced by psychological factors, digital promotional strategies, and individual abilities in controlling consumption behavior and understanding financial concepts. Therefore, improving financial literacy and strengthening *self-control* are essential to help students manage their finances more wisely amid the increasing trend of online skincare purchases through digital platforms.

Keywords : *Fear of Missing Out* (FOMO), *Price Discount*, *Self-Control*, Financial Literacy, Financial Management, Online *Skincare*